

IN THE CLAIMS

Please amend claims 1, 9, 10, 14, and 15 as indicated below.

A listing of all pending claims 1-108 is provided.

1. (Currently Amended) A method of operating a financial service by a financial institution for a user to encourage debit card transactions consistent with a designated theme, the method comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited from the financial account;

establishing a user reward account that is associated with the user;

defining periods of time;

providing a report to the user at the end of each defined period identifying, at least in part, the purchases made with the debit card during the defined period;

designating debit card activities that are consistent with said [[a]] theme, the designated debit card activities comprising purchases of a plurality of items offered by one or more providers, wherein each item comprises at least one good or service consistent with the theme, and each provider comprises at least one merchant or service provider;

calculating a reward amount using a data processor for the user based, at least in part, on the designated debit card activities during a current period, wherein the reward amount (R) is effectively calculated as the sum of:

(1) a first percentage (P_1) of the cost (C_1) of all purchases made by the user using the debit card, and

(2) a second percentage (P_2) of the cost (C_2) of purchases made at the one or more providers related to said theme,

such that

$$R = \begin{cases} P_1 \times C_1 & \text{if } C_2 = 0, \\ P_1 \times C_1 + P_2 \times C_2 & \text{if } C_2 > 0, \end{cases}$$

crediting the reward amount generated during the current period to the user reward account;
activating the user reward amount at the end of the current period;
debiting the amount of the cost of a purchase in a subsequent period from the financial account; and
crediting the activated user reward amount to the financial account .

2. (Original) The method of claim 1 wherein the debit card is issued by the financial institution and wherein the financial account is held by the financial institution.
3. (Original) The method of claim 1 wherein the debit card is issued by a first financial institution and wherein the financial account is held by a second financial institution.
4. (Original) The method of claim 1 further comprising storing user reward amounts for periods prior to the current period.
5. (Original) The method of claim 1 wherein the billing report at the end of the period includes a statement of the reward amount generated in periods prior to the period and not yet redeemed, the reward amount earned during the period, the reward amount redeemed during the period, and the total reward amount earned but not yet redeemed.
6. (Original) The method of claim 5 wherein the billing report further includes a statement of the total reward amount generated in all periods.
7. (Previously Presented) The method of claim 1 further comprising displaying a logo of the financial institution on the debit card.
8. (Previously Presented) The method of claim 1 further comprising displaying a logo of at least one of the one or more providers on the debit card.

9. (Currently Amended) The method of claim 1 wherein the one or more providers comprises a plurality of retailers.
10. (Currently Amended) The method of claim 1 wherein the one or more providers comprise a plurality of distinct retailers related to an entity.
11. (Previously Presented) The method of claim 10 wherein the entity has a theme and the plurality of distinct retailers market goods or services related to the theme.
12. (Original) The method of claim 10 wherein the entity is a charitable institution.
13. (Cancelled).
14. (Currently Amended) The method of claim 1 further comprising calculating the reward amount, at least in part, as a percentage of the cost of purchases made ~~at one or more of the plurality of providers~~ by the user using the debit card.
15. (Currently Amended) The method of claim 14 further comprising calculating the reward amount, at least in part, as the sum of a first percentage of the cost of purchases made ~~at one or more of the plurality of providers~~ by the user using the debit card up to a first level of purchases and as a second percentage of the cost of purchases made ~~at one or more of the plurality of providers~~ by the user using the debit card up to a second level of purchases.
16. (Cancelled).
17. (Previously Presented) The method of claim 1 further comprising calculating the reward amount, at least in part, as the sum of a first percentage of the cost of all purchases made by the user using the debit card up to a first level of purchases and as a second percentage of the cost of purchases made at the one or more providers by the user using the debit card up to a second level of purchases.

18. (Previously Presented) The method of claim 1 further comprising calculating the reward amount, at least in part, based on purchases of the designated items made at the one or more providers using the debit card.

19. (Previously Presented) The method of claim 1 further comprising calculating the reward amount, at least in part, as the sum of a first percentage of the cost of certain designated items purchased from the one or more providers and as a second percentage of the cost of other purchases purchased from the one or more providers.

20. (Cancelled).

21. (Previously Presented) The method of claim 1 wherein the reward account includes an activated component and a dormant component, and the financial account is credited for amounts up to the amount of purchases made by the user using the debit card from the activated component of the reward account up to the full amount of the active component.

22. (Original) The method of claim 1 wherein the financial account is credited from the user reward account after the financial account is debited an amount of the cost of the purchase in the subsequent period.

23. (Previously Presented) A system of reward management and tracking for a debit card reward program for a retailer in a current period, including a user having a financial account with a financial institution and a debit card issued to the user and associated with the financial account such that the financial account is debited for purchases made by the user with the debit card, the reward program being implemented to encourage debit card transactions consistent with a designated theme, the system comprising:

a computer memory means for storing data; and

a computer processor operably engaged to the computer memory means, the computer processor including:

means for storing the identity of the user;

means for designating debit card activities that are consistent with said theme, the designated debit card activities comprising purchases of a plurality of items offered by one or more providers, wherein each item comprises at least one good or service consistent with the theme, and each provider comprises at least one merchant or service provider;

means for storing a reward earned by the user prior to the current period;

means for calculating the reward earned by the user based on the designated debit card activities during the current period, wherein the reward amount (R) is effectively calculated as the sum of:

(1) a first percentage (P_1) of the cost (C_1) of all purchases made by the user using the debit card, and

(2) a second percentage (P_2) of the cost (C_2) of purchases made at the one or more providers related to said theme,

such that

$$R = \begin{cases} P_1 \times C_1 & \text{if } C_2 = 0 \\ P_1 \times C_1 + P_2 \times C_2 & \text{if } C_2 > 0 \end{cases}$$

means for activating the reward earned during the current period at the end of the current period;

means for crediting the financial account an amount corresponding to a purchase made during the current period at one or more of the plurality of providers, up to an amount equal to the reward earned by the user prior to the current period; and

means for reducing the amount of the reward earned by the user prior to the current period by an amount corresponding to the amount that the financial account was credited.

24. (Original) The system of claim 23 wherein the debit card is issued by the financial institution and wherein the financial account is administered by the financial institution.

25. (Previously Presented) The system of claim 23, at least in part, wherein the debit card is issued by a first financial institution and wherein the financial account is administered by a second financial institution.

26. (Previously Presented) The system of claim 23 further comprising means for storing user reward amounts for periods prior to the current period and a means for generating a billing report at the end of the current period including a statement of the reward amount generated in periods prior to the current period and not yet redeemed, the reward amount earned during the current period, the reward amount redeemed during the current period, and the total reward amount earned but not yet redeemed.

27. (Original) The system of claim 26 wherein the billing report further includes a statement of the total reward amount generated in all periods.

28. (Original) The system of claim 23 wherein the logo of the financial institution is displayed on the debit card.

29. (Previously Presented) The system of claim 23 wherein the logo of the one or more providers is displayed on the debit card.

30. (Cancelled).

31. (Previously Presented) The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, as a percentage of the cost of purchases made at the one or more providers by the user using the debit card.

32. (Previously Presented) The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, as the sum of a first percentage of the cost of purchases made at the one or more providers by the user using the debit card up to a first level of purchases and as a second percentage of the cost of purchases made at the one or more providers by the user using the debit card up to a second level of purchases.

33. (Cancelled).

34. (Previously Presented) The system of claim 23 further comprising a means for calculating the reward earned by the user, at least in part, as the sum of a first percentage of the cost of all purchases made by the user using the debit card up to a first level of purchases and as a second percentage of the cost of purchases made at the one or more providers by the user using the debit card up to a second level of purchases.

35. (Previously Presented) The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, based on purchases of only designated items made at the one or more providers using the debit card.

36. (Previously Presented) The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, as the sum of a first percentage of the cost of certain designated items purchased from the one or more providers and as a second percentage of the cost of other purchases at one or more of the plurality of providers.

37. (Previously Presented) The system of claim 23 further comprising means for calculating the reward earned by the user, at least in part, as a fixed amount for the purchase of designated items made at the one or more using the debit card.

38. (Previously Presented) The system of claim 23 wherein the reward earned by the user includes an activated component and a dormant component, and the financial account is credited for amounts up to the amount of purchases made by the user at the one or more providers using the debit card from the activated component of the reward earned by the user up to the full amount of the active component.

39. (Original) The method of claim 38 wherein the dormant component corresponds to amount earned in a current period, and wherein the dormant component is automatically activated at the end of the current period.

40. (Previously Presented) A method of operating a debit card reward program for a user by a financial institution in cooperation with a sponsor, the reward program being implemented to encourage debit card transactions consistent with a designated theme, the method comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited from the financial account;

establishing a user reward account that is associated with the user;

defining periods of time;

providing a billing report to the user at the end of each defined period identifying, at least in part, the amount of the purchases made with the debit card during the defined period;

designating debit card activities that are consistent with said theme, the designated debit card activities comprising purchases of a plurality of items offered by one or more providers, wherein each item comprises at least one good or service consistent with the theme, and each provider comprises at least one merchant or service provider;

calculating a reward amount using a data processor for the user based, at least in part, on the designated debit card activities during a period, wherein the reward amount (R) is effectively calculated as the sum of:

(1) a first percentage (P_1) of the cost (C_1) of all purchases made by the user using the debit card, and

(2) a second percentage (P_2) of the cost (C_2) of purchases made at the one or more providers related to said theme,

such that

$$R = \begin{cases} P_1 \times C_1 & \text{if } C_2 = 0; \\ P_1 \times C_1 + P_2 \times C_2 & \text{if } C_2 > 0; \end{cases}$$

crediting the reward amount generated during the period to the user reward account;

activating the user reward amount at the end of the period;

electing whether to provide the user reward amount to the sponsor or to the financial account;

delivering the activated user reward amount to the sponsor when provision of the reward amount to the sponsor has been elected; and

debiting the amount of the cost of a purchase in a subsequent period from the financial account and crediting the activated user reward amount to the financial account when provision of the reward amount to the financial account has been elected.

41. (Original) The method of claim 40 wherein the election is made by the financial institution.
42. (Original) The method of claim 41 wherein the election is made for the entire defined periods of time.
43. (Original) The method of claim 41 wherein the election is made for each period of time.
44. (Original) The method of claim 40 wherein the election is made by the user.
45. (Original) The method of claim 44 wherein the election is made once for the entire defined periods of time.
46. (Original) The method of claim 44 wherein the election is made for each period of time.
47. (Original) The method of claim 40 wherein the election is made by the sponsor.
48. (Original) The method of claim 47 wherein the election is made once for the entire defined periods of time.
49. (Original) The methods of claim 47 wherein the election is made for each period of time.
50. (Original) The method of claim 40 wherein the sponsor is a charitable institution.
51. (Cancelled).

52. (Previously Presented) The method of claim 40 wherein the financial account can only be accessed via non-branch channels.

53. (Original) The method of claim 40 wherein the amount credited to the reward amount is received, at least in part, from the financial institution.

54. (Previously Presented) The method of claim 53 wherein the amount credited to the reward amount is received, at least in part, from the one or more providers.

55. (Cancelled).

56. (Original) The method of claim 40 wherein the debit card bears the logo of the sponsor.

57. (Original) The method of claim 40 further comprising providing an electronic link between web sites of the sponsor and the financial institution.

58. (Previously Presented) The method of claim 40 further comprising providing an electronic link between web sites of the one or more providers and the financial institution.

59. (Previously Presented) The method of claim 40 further comprising providing an electronic link between web sites of at least one of the one or more providers and the sponsor.

60. (Previously Presented) The method of claim 40 further comprising providing an electronic link between web sites of the financial institution, the one or more providers and the sponsor.

61. (Previously Presented) The method of claim 40 further comprising providing a discount price to selected purchases made at the one or more providers by the user using the debit card.

62. (Original) The method of claim 40 further comprising developing a program by the sponsor including discounts on selected goods purchased by the user using the debit card related

to a theme consistent with the sponsor, wherein the theme is presented to the user prior to providing the debit card.

63. (Previously Presented) A method of operating a debit card reward program by a financial institution for a user to encourage debit card transactions consistent with a designated theme, the method comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases at a point of sale to purchase goods, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited from the financial account;

defining selected parameters of information regarding each purchase made by the user, wherein the selected parameters are related to designated debit card activities that are consistent with said theme, the designated debit card activities comprising purchases of a plurality of items offered by one or more providers, wherein each item comprises at least one good or service consistent with the theme, and each provider comprises at least one merchant or service provider;

predetermining levels of the selected parameters;

capturing information regarding each purchase made by the user including, at least in part, information concerning the selected parameters;

comparing the captured information to predetermined levels;

calculating a reward using a data processor based, at least in part, on the comparison of the captured information to the predetermined levels and the designated debit card activities, wherein the reward amount (R) is effectively calculated as the sum of:

(1) a first percentage (P_1) of the cost (C_1) of all purchases made by the user using the debit card, and

(2) a second percentage (P_2) of the cost (C_2) of purchases made at the one or more providers related to said theme,

such that

$$R = \begin{cases} P_1 \times C_1 & \text{if } C_2 = 0 \\ P_1 \times C_1 + P_2 \times C_2 & \text{if } C_2 > 0 \end{cases}; \text{ and}$$

delivering the reward.

64. (Original) The method of claim 63 wherein the information is captured at the point of sale.
65. (Original) The method of claim 63 wherein the parameter is the identity of a merchant at which the purchase was made.
66. (Previously Presented) The method of claim 63 wherein the parameter is the identity of the items purchased.
67. (Original) The method of claim 63 wherein the parameter is a date on which the purchase was made.
68. (Original) The method of claim 63 wherein the parameter is an amount of the purchase.
69. (Previously Presented) The method of claim 63 wherein the parameter is the identity of a manufacturer who markets the items.
70. (Original) The method of claim 63 wherein defining the selected parameter comprises cooperating with a partner to select goods consistent with a theme.
71. (Original) The method of claim 63 wherein defining the selected parameter comprises cooperating with a partner to select manufacturers consistent with a theme.
72. (Original) The method of claim 63 wherein defining the selected parameter comprises cooperating with a partner to select merchants consistent with a theme.
73. (Original) The method of claim 64 wherein comparing the captured information to predetermined levels is performed on a computer of the financial institution.
74. (Original) The method of claim 64 wherein the reward is calculated when the captured information of exceeds the predetermined levels.

75. (Original) The method of claim 64 wherein the predetermined levels include a total purchase amount made with the card over a given time period.
76. (Original) The method of claim 63 wherein the predetermined level is a total purchase amount made with the debit card at a predetermined merchant over a given time period.
77. (Original) The method of claim 75 wherein the predetermined levels includes a total purchase amount of goods from a predetermined manufacturer over a given time period.
78. (Original) The method of claim 63 wherein the reward is calculated as a first percentage of all purchases made with the debit card and a second percentage of purchases of predetermined goods.
79. (Original) The method of claim 78 wherein the predetermined goods are purchased from a predetermined merchant.
80. (Original) The method of claim 63 wherein the reward is delivered to the user.
81. (Original) The method of claim 80 wherein the reward is a debit into the financial account.
82. (Original) The method of claim 63 wherein the reward is delivered to a partner.
83. (Original) The method of claim 82 wherein the reward is a debit into a financial account held by the partner.
84. (Original) The method of claim 82 wherein the selected parameters are consistent with a theme selected by the partner.

85. (Original) The method of claim 84 wherein the selected parameters are predetermined merchants.

86. (Original) The method of claim 84 wherein the selected parameters are predetermined goods.

87. (Previously Presented) A method of operating a debit card reward program by a financial institution for a user in conjunction with a theme, the method comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases at a point of sale to purchase goods, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited from the financial account;

defining a reward-generating activity in terms of selected characteristics of each purchase made by the user from the retailer using the debit card, wherein the act of defining a reward-generating activity comprises designating debit card activities that are consistent with said theme, the designated debit card activities comprising purchases of a plurality of items offered by one or more providers, wherein each item comprises at least one good or service consistent with the theme, and each provider comprises at least one merchant or service provider;

capturing transaction data regarding each purchase of one or more of the plurality of items made by the user using the debit card including, at least in part, information concerning the selected characteristics, wherein the transaction data includes transaction financial information and transaction purchase information;

wherein the transaction financial information relates, at least in part, to financial characteristics of each purchase of the one or more items made by the user using the debit card;

wherein the transaction purchase information relates, at least in part, to particular goods sold at each purchase of the one or more items made by the user using the debit card;

storing by the financial institution of transaction financial information related to each purchase of the one or more items made by the user using the debit card;

storing by the retailer of transaction purchase information related to purchase of the one or more items made by the user using the debit card;

comparing the transaction financial information and the transaction purchase information to the selected characteristics;

calculating a reward using a data processor based, at least in part, on the comparison and the designated debit card activities, wherein the reward amount (R) is effectively calculated as the sum of:

(1) a first percentage (P_1) of the cost (C_1) of all purchases made by the user using the debit card, and

(2) a second percentage (P_2) of the cost (C_2) of purchases made at the one or more providers related to said theme,

such that

$$R = \begin{cases} P_1 \times C_1 & \text{if } C_2 = 0 \\ P_1 \times C_1 + P_2 \times C_2 & \text{if } C_2 > 0 \end{cases}; \text{ and}$$

delivering the reward.

88. (Previously Presented) A method of operating a financial service by a financial institution for a user to encourage debit card transactions consistent with a designated theme, the method comprising:

providing a debit card to the user, wherein the debit card is associated with a financial account such that the user may use the debit card to make purchases, and an amount corresponding, at least in part, to the cost of the purchase made using the debit card is debited from the financial account;

establishing a user reward account that is associated with the user;

defining periods of time;

designating debit card activities that are consistent with said theme, the designated debit card activities comprising purchases of a plurality of items offered by one or more providers, wherein each item comprises at least one good or service, and each provider comprises at least one merchant or service provider;

calculating a reward amount using a data processor for the user based, at least in part, on the designated debit card activities during a current period, wherein the reward amount (R) is effectively calculated as the sum of:

(1) a first percentage (P_1) of the cost (C_1) of all purchases made by the user using the debit card, and

(2) a second percentage (P_2) of the cost (C_2) of purchases made at the one or more providers related to said theme,

such that

$$R = \begin{cases} P_1 \times C_1 & \text{if } C_2 = 0 \\ P_1 \times C_1 + P_2 \times C_2 & \text{if } C_2 > 0 \end{cases};$$

crediting the reward amount generated during the current period to the user reward account;

activating the user reward amount at the end of the current period;

debiting the amount of the cost of a purchase in a subsequent period from the financial account and subsequently crediting the activated user reward amount to the financial account; and

providing a report to the user at the end of each defined period identifying, at least part, the reward amount.

89. (Previously Presented) A method of operating a financial service by a financial institution for a user to encourage debit card transactions consistent with a designated theme, the method comprising:

defining a thematic rewards program with designated debit card activities that are consistent with said theme, the designated debit card activities comprising purchases of a plurality of items offered by one or more providers, wherein each item comprises at least one good or service consistent with the theme, and each provider comprises at least one merchant or service provider, wherein the thematic rewards program enables a user to earn rewards in a transaction card account by using a transaction card to purchase one or more of the plurality of items from the one or more providers;

calculating a reward amount using a data processor for a user based on the designated debit card activities, wherein the reward amount (R) is effectively calculated as the sum of:

(1) a first percentage (P_1) of the cost (C_1) of all purchases made by the user using the debit card, and

(2) a second percentage (P_2) of the cost (C_2) of purchases made at the one or more providers related to said theme, such that

$$R = \begin{cases} P_1 \times C_1 & \text{if } C_2 = 0 \\ P_1 \times C_1 + P_2 \times C_2 & \text{if } C_2 > 0 \end{cases}; \text{ and}$$

delivering the reward amount.

90. (Previously Presented) The method of claim 89, wherein the plurality of items have a common theme.

91. (Previously Presented) The method of claim 89, wherein the act of defining the thematic rewards program comprises:

receiving a designation of the plurality of items, the designation of the plurality of items being consistent with a theme associated with the thematic rewards program.

92. (Previously Presented) The method of claim 89, further comprising:

after the act of delivering, receiving a designation of one or more products having an enhanced reward-earning feature, wherein the user may earn rewards at an increased rate by using the transaction card to purchase the designated one or more products.

93. (Previously Presented) The method of claim 92, wherein the designation of one or more products is received from the one or more providers.

94. (Previously Presented) The method of claim 93, wherein the plurality of items comprise products and services that can improve a user's health.

95. (Previously Presented) The method of claim 89, wherein the act of delivering the reward amount comprises:

crediting the reward amount to the financial account.

96. (Previously Presented) The method of claim 89, wherein the act of delivering reward amount comprises:

crediting the reward amount to a company sponsor associated with the thematic rewards program.

97. (Previously Presented) The method of claim 89, wherein the act of delivering the reward amount comprises:

delivering the reward to the user based on one or more subsequent purchases of one or more of the plurality of items.

98. (Previously Presented) The method of claim 89, wherein the act of delivering the reward amount comprises:

delivering the reward to the user as a rebate on one or more subsequent purchases using the transaction card.

99. (Previously Presented) The method of claim 89, wherein the act of delivering the reward amount comprises:

activating the reward amount in the rewards account as a rebate on one or more subsequent purchases of one or more of the plurality of items.

100. (Previously Presented) The method of claim 89, wherein the rewards program further enables the user to earn rewards based on whether a purchase using the transaction card was processed over an on-line network or an off-line network.

101. (Previously Presented) The method of claim 89, further comprising:

prompting the user to input a personal identification number prior to at least one of the purchases.

102. (Previously Presented) The method of claim 89, further comprising:

providing an electronic link between one or more websites of the one or more providers with a website of the financial institution.

103. (Previously Presented) The method of claim 89, wherein the act of calculating the reward amount is further based on a determination of whether a purchase transaction of the transaction card was processed over a credit network.

104. (Previously Presented) The method of claim 89, wherein the act of calculating the reward amount is further based on the time at which a purchase transaction of the transaction card occurred.

105. (Previously Presented) The method of claim 89, wherein the act of calculating the reward amount is further based on whether a purchase transaction of the transaction card is above a predetermined amount.

106. (Previously Presented) The method of claim 89, wherein the transaction card comprises a debit card.

107. (Previously Presented) The method of claim 89, wherein the act of defining a thematic rewards program comprises selecting at least one of goods, manufacturers, and merchants consistent with a theme, wherein the plurality of items are thematically associated with the theme.

108. (Previously Presented) The method of claim 89, further comprising:
establishing a discount on purchases of products or services that are consistent with the theme pursuant to the thematic rewards program.